

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

In re: ALLEN, JANIS RILEY

§ Case No. 19-50625-JWC

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed on 01/13/2019. The case was converted to one under Chapter 7 on 10/18/2019. The undersigned trustee was appointed on 10/18/2019.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 26,300.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>14.05</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>26,285.95</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/01/2020 and the deadline for filing governmental claims was 06/01/2020. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,380.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,380.00, for a total compensation of \$3,380.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$84.96 for total expenses of \$84.96².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/27/2021

By: /s/ S. Gregory Hays
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 1

Case No.: 19-50625-JWC**Trustee Name:** (300320) S. Gregory Hays**Case Name:** ALLEN, JANIS RILEY**Date Filed (f) or Converted (c):** 10/18/2019 (c)**§ 341(a) Meeting Date:** 11/19/2019**For Period Ending:** 08/27/2021**Claims Bar Date:** 06/01/2020

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2723 Candler Lane SW, Marietta, GA 30064-0000, Cobb County Notice of abandonment filed on 3/3/20. Docket # 77.	164,220.00	35,040.87	OA	0.00	FA
2 2009 Audi 3.2 AWD Notice of abandonment filed on 3/3/20. Docket # 77.	11,750.00	0.00	OA	0.00	FA
3 2012 Land Rover LR2 Notice of abandonment filed on 3/3/20. Docket # 77.	13,050.00	0.00	OA	0.00	FA
4 2016 Chrysler 200 Notice of abandonment filed on 3/3/20. Docket # 77.	15,583.31	113.31	OA	0.00	FA
5 Household Goods	2,500.00	0.00		0.00	FA
6 Electronics	750.00	0.00		0.00	FA
7 Clothes	500.00	0.00		0.00	FA
8 Jewelry	400.00	0.00		0.00	FA
9 Checking: Bank of America	550.00	0.00		0.00	FA
10 Checking: Chase	0.00	0.00		0.00	FA
11 Checking: LGE Credit Union	65.00	0.00		0.00	FA
12 401: Employers	53,000.00	0.00		0.00	FA
13 Probate Estate of Debtor's Mother (u) Debtor is sole heir to her mother's estate which has an one-third interest in one property and one-eighth interest in another. Settled and deemed abandoned for payment by Debtor of \$26,300 based on available exemptions., per Order, Dkt # 95.	44,049.00	41,349.00	OA	26,300.00	FA
13 Assets Totals (Excluding unknown values)	\$306,417.31	\$76,503.18		\$26,300.00	\$0.00

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 2

Case No.: 19-50625-JWC

Case Name: ALLEN, JANIS RILEY

For Period Ending: 08/27/2021

Trustee Name: (300320) S. Gregory Hays

Date Filed (f) or Converted (c): 10/18/2019 (c)

§ 341(a) Meeting Date: 11/19/2019

Claims Bar Date: 06/01/2020

Major Activities Affecting Case Closing:

10/18/2019 - Case was converted from Chapter 13.

6/30/2019 - The Debtor owns a one-third interest in a property as the sole heir to her mother's estate. The Trustee has been unsuccessful in contacting the one living co-owner of the property for a possible sale. Trustee intends to file complaint against co-owners to force sale

7/15/2021 - Debtor is sole heir to her mother's estate which has an one-third interest in one property and one-eighth interest in another. Settled for payment by Debtor of \$26,300 based on Debtor's interest in the two properties and her available exemption in the probate estate. [Doc. No. 85].

7/16/2021 - Settlement funds received. Trustee is holding funds in escrow until Motion to Approve Settlement is approved. Upon approval of the settlement, Trustee will file his final estate tax returns and submit his TFR.

Initial Projected Date Of Final Report (TFR): 06/30/2022

Current Projected Date Of Final Report (TFR): 08/27/2021 (Actual)

08/27/2021

Date

/s/S. Gregory Hays

S. Gregory Hays

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 19-50625-JWC Trustee Name: S. Gregory Hays (300320)
Case Name: ALLEN, JANIS RILEY Bank Name: East West Bank
Taxpayer ID #: **_***1565 Account #: *****0421 Checking
For Period Ending: 08/27/2021 Blanket Bond (per case limit): \$31,525,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/16/21	{13}	Janis Riley	Payment per settlement agreement with Debtor, Paid per Order, Dkt # 95.	1210-000	26,300.00		26,300.00
07/30/21		East West Bank	Bank and Technology Services Fees	2600-000		14.05	26,285.95

COLUMN TOTALS	26,300.00	14.05	\$26,285.95
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	26,300.00	14.05	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$26,300.00	\$14.05	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 19-50625-JWC
Case Name: ALLEN, JANIS RILEY
Taxpayer ID #: **_***1565
For Period Ending: 08/27/2021

Trustee Name: S. Gregory Hays (300320)
Bank Name: East West Bank
Account #: *****0421 Checking
Blanket Bond (per case limit): \$31,525,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$26,300.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$26,300.00

TOTAL - ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****0421 Checking	\$26,300.00	\$14.05	\$26,285.95
	\$26,300.00	\$14.05	\$26,285.95

08/27/2021

Date

/s/S. Gregory Hays

S. Gregory Hays

Exhibit C

Analysis of Claims Register

Case: 19-50625-JWC

JANIS RILEY ALLEN

Claims Bar Date: 06/01/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
2	Santander Consumer USA Inc., an Illinois corporation d/b/a Chrysler Capital PO Box 961275 Fort Worth, TX 76161 <4210-000 Personal Property & Intangibles - Consensual Liens> , 100	Secured 01/29/19		\$15,583.31 \$15,583.31	\$0.00	\$15,583.31
The Trustee did not administer the asset associated with this secured claim and thus the Trustee will not be making a distribution on the secured claim.						
4	U.S. Bank National Association Bankruptcy Department PO Box 619096 Dallas, TX 75261-9741 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 01/30/19		\$108,168.25 \$108,168.25	\$0.00	\$108,168.25
The Trustee did not administer the asset associated with this secured claim and thus the Trustee will not be making a distribution on the secured claim.						
5S	AmeriCredit Financial Services, Inc. dba GM Financial P O Box 183853 Arlington, TX 76096 <4210-000 Personal Property & Intangibles - Consensual Liens> , 100	Secured 02/06/19		\$11,750.00 \$11,750.00	\$0.00	\$11,750.00
The Trustee did not administer the asset associated with this secured claim and thus the Trustee will not be making a distribution on the secured claim.						
ADM1	S. Gregory Hays 2964 Peachtree Road, NW, Ste. 555 Atlanta, GA 30305 <2100-000 Trustee Compensation> , 200	Administrative 08/03/21		\$3,380.00 \$3,380.00	\$0.00	\$3,380.00
ADM2	S. Gregory Hays 2964 Peachtree Road, NW, Ste. 555 Atlanta, GA 30305 <2200-000 Trustee Expenses> , 200	Administrative 08/03/21		\$84.96 \$84.96	\$0.00	\$84.96

Exhibit C **Analysis of Claims Register**

Case: 19-50625-JWC

JANIS RILEY ALLEN

Claims Bar Date: 06/01/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
Adm3	Arnall Golden Gregory LLP Attn: Michael Bargar 171 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3210-000 Attorney for Trustee Fees (Other Firm)> , 200	Administrative 08/04/21		\$2,417.33 \$2,417.33	\$0.00	\$2,417.33
ADM4	Arnall Golden Gregory LLP Attn: Michael Bargar 171 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200	Administrative 08/04/21		\$4.08 \$4.08	\$0.00	\$4.08
ADM5	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3310-000 Accountant for Trustee Fees (Trustee Firm)> , 200	Administrative 08/04/21		\$1,710.00 \$1,710.00	\$0.00	\$1,710.00
ADM6	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3320-000 Accountant for Trustee Expenses (Trustee Firm)> , 200	Administrative 08/04/21		\$79.20 \$79.20	\$0.00	\$79.20
1	Premier Bankcard, Llc Jefferson Capital Systems LLC Assignee Po Box 7999 Saint Cloud, MN 56302-9617 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 01/29/19		\$549.15 \$549.15	\$0.00	\$549.15
3	Jefferson Capital Systems LLC Po Box 7999 Saint Cloud, MN 56302-9617 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 01/30/19		\$537.89 \$537.89	\$0.00	\$537.89

Exhibit C
Analysis of Claims Register

Case: 19-50625-JWC

JANIS RILEY ALLEN

Claims Bar Date: 06/01/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5U	AmeriCredit Financial Services, Inc. dba GM Financial P O Box 183853 Arlington, TX 76096 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 02/06/19		\$684.77 \$684.77	\$0.00	\$684.77
6	Capital One Bank (USA), N.A. by American InfoSource as agent 4515 N. Santa Fe Ave Oklahoma City, OK 73118 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 02/22/19		\$851.78 \$851.78	\$0.00	\$851.78
7	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/08/19		\$971.07 \$971.07	\$0.00	\$971.07
8	Mariner Finance, LLC 8211 Town Center Drive Nottingham, MD 21236 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/18/19		\$4,197.93 \$4,197.93	\$0.00	\$4,197.93
9	Navient Solutions, LLC. on behalf of Department of Education Loan Services PO BOX 9635 Wilkes-Barre, PA 18773-9635 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/22/19		\$72,208.13 \$72,208.13	\$0.00	\$72,208.13
10	CVI SGP Acquisition Trust c/o Resurgent Capital Services PO BOX 10587 Greenville, SC 29603-0587 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/25/19		\$666.29 \$666.29	\$0.00	\$666.29

Exhibit C

Analysis of Claims Register

Case: 19-50625-JWC

JANIS RILEY ALLEN

Claims Bar Date: 06/01/20

Case Total:	\$0.00	\$223,844.14
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TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-50625-JWC
Case Name: JANIS RILEY ALLEN
Trustee Name: S. Gregory Hays

Balance on hand: \$ 26,285.95

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Santander Consumer USA Inc.,	15,583.31	15,583.31	0.00	0.00
4	U.S. Bank National Association	108,168.25	108,168.25	0.00	0.00
5S	AmeriCredit Financial Services, Inc.	11,750.00	11,750.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 26,285.95

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - S. Gregory Hays	3,380.00	0.00	3,380.00
Accountant for Trustee, Fees - Hays Financial Consulting, LLC	1,710.00	0.00	1,710.00
Accountant for Trustee, Expenses - Hays Financial Consulting, LLC	79.20	0.00	79.20
Trustee, Expenses - S. Gregory Hays	84.96	0.00	84.96
Attorney for Trustee Fees (Other Firm) - Arnall Golden Gregory LLP	2,417.33	0.00	2,417.33
Attorney for Trustee Expenses (Other Firm) - Arnall Golden Gregory LLP	4.08	0.00	4.08

Total to be paid for chapter 7 administrative expenses: \$ 7,675.57

Remaining balance: \$ 18,610.38

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 18,610.38

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 18,610.38

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$80,667.01 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Premier Bankcard, Llc	549.15	0.00	126.70
3	Jefferson Capital Systems LLC	537.89	0.00	124.09
5U	AmeriCredit Financial Services, Inc.	684.77	0.00	157.98
6	Capital One Bank (USA), N.A.	851.78	0.00	196.51
7	Portfolio Recovery Associates, LLC	971.07	0.00	224.03
8	Mariner Finance, LLC	4,197.93	0.00	968.49
9	Navient Solutions, LLC.	72,208.13	0.00	16,658.86
10	CVI SGP Acquisition Trust	666.29	0.00	153.72

Total to be paid for timely general unsecured claims: \$ 18,610.38
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00